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REMARKS

Based on an Examiner Interview on April 18, 2006 between Primary Examiner Daniel I. Walsh and Applicant's counsel, Applicants amend claims 1 and 11 to better clarify that the transaction limitation associated with the biometric sample is independent of any limitation associated with the financial account.

CONCLUSION

Applicants respectfully submit that the pending claims (14 claims total, 1 independent) are in condition for allowance. Reconsideration of the application is thus requested. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814. Applicants invite the Examiner to telephone the undersigned if the Examiner has any questions regarding this Examiner Interview Summary and Supplemental Reply or the application in general.

Respectfully submitted,

Reg. No. 54,073

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